

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cary M Marvel  
Debtor

Case No. 13-05220-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Nov 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2017.

db #+Cary M Marvel, 652 B Fishing Creek Road, New Cumberland, PA 17070-2750  
4424891 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
4403520 +M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
4736110 +Sovereign Bank, P.O. Box 12768, Reading, PA 19612-2768  
4388907 United Collection Bureau, Inc, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4388899 +EDI: BANKAMER2.COM Nov 21 2017 18:58:00 Bank of America, 201 N. Tryon Street,  
Charlotte, NC 28255-0001  
4420317 EDI: BANKAMER.COM Nov 21 2017 18:58:00 Bank of America, N.A., NC4-105-02-99,  
PO Box 26012, Greensboro, NC 27420-6012  
4388900 +EDI: CAPITALONE.COM Nov 21 2017 18:58:00 Cap1/bstby, P.O. Box 5253,  
Carol Stream, IL 60197-5253  
4388901 +EDI: CITICORP.COM Nov 21 2017 18:58:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
4388902 EDI: DISCOVER.COM Nov 21 2017 18:58:00 Discover Financial Services LLC, P.O. Box 15316,  
Wilmington, DE 19850  
4391648 EDI: DISCOVER.COM Nov 21 2017 18:58:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4388904 +EDI: RMSC.COM Nov 21 2017 18:58:00 Gecrb/Walmart DC, P.O. Box 981400,  
El Paso, TX 79998-1400  
4388903 EDI: RMSC.COM Nov 21 2017 18:58:00 Gecrb/jcp, P.O. Box 984100, El Paso, TX 79998  
4388905 E-mail/Text: camanagement@mtb.com Nov 21 2017 18:56:28 M&T Bank, 1 Fountain Plaza,  
Buffalo, NY 14203  
4388906 +E-mail/Text: unger@members1st.org Nov 21 2017 18:56:47 Members 1st FCU, 5000 Louise Drive,  
Mechanicsburg, PA 17055-4899  
4448166 EDI: PRA.COM Nov 21 2017 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N..A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Paul Donald Murphy-Ahles on behalf of Debtor 1 Cary M Marvel pmurphy@dplglaw.com,  
kgreene@dplglaw.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N..A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Cary M Marvel**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-05220-HWV**

Social Security number or ITIN **xxx-xx-7686**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

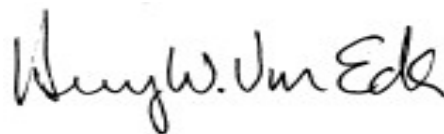
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cary M Marvel

November 21, 2017

By the  
court:



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**